

EXHIBIT 14

Message

From: Customer Impact - Mtg Servicing [/O=WELLS FARGO & CO./OU=WFB1/CN=RECIPIENTS/CN=CUSTOMERIMPACT]
Sent: 5/4/2015 11:55:49 AM
To: Coffin, Christie M. [christie.coffin@wellsfargo.com]; Wayne, Thomas [thomas.wayne@wellsfargo.com]
CC: Crawford, Susan M [susan.m.crawford2@wellsfargo.com]
Subject: RE: CIT 1552 HPA Decision Tool overstating recoverable fees (Change Control Cancelled)

Thank you Christie.

I will need to go to CIT management with this one, but need the business units opinion and a point person to answer any additional questions.

In my opinion, it is risky to use any matrix that is not annually certified, confirming that any differences are within an acceptable limit that would not impact the outcome of a decision or cause any customer harm.

That if the workout decision could go either way based on an amount that is equal to or less than the estimated outstanding foreclosure fees and costs, that actual outstanding fees and costs are obtained.

Are actual fees and costs obtained and the recoverable account balanced out at settlement?

What direction does the business unit want to go?

Try for a different fix or accept the risk and close this issue?

Please advise.

Thank you

Susan M Crawford

PTO 6/4/15 – 6/8/15 & 6/11/15 – 6/12/15

Mortgage Servicing
Horizontal Operational Risk Consultant
Customer Impact Team
Operational Excellence & Control
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susan.m.crawford2@wellsfargo.com

From: Coffin, Christie M.
Sent: Monday, May 04, 2015 8:14 AM
To: Crawford, Susan M
Subject: RE: CIT 1552 HPA Decision Tool overstating recoverable fees (Change Control Cancelled)

Hi Susan,

My assumption is HP would own the updates as the table is built into the HPA decisioning tool. It is my understanding that it was determined there is no viable way to make updates to the matrix as it would always be just an estimate. The proposal was to have SPOC's utilize LPS desktop to request fee amounts from the attorney to ensure accuracy. Tom Wayne has provided a lot of good information to me, I am not sure if he is the correct person for you to reach out to or not. Tom advised me that out of 7000 impacted customers, they did not find any customer harm, so the business feels the risk is low.

Christie

Christie M. Coffin

Operational Risk Consultant, AVP
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Advance Notice:

Business Travel: n/a
PTO: n/a

From: Crawford, Susan M
Sent: Monday, May 04, 2015 9:52 AM
To: Nold, Mike J; Edley, Derick W.; Coffin, Christie M.; Brown, Tiffany N. (FORT MILL)
Cc: Crawford, Susan M
Subject: RE: CIT 1552 HPA Decision Tool overstating recoverable fees (Change Control Cancelled)

Thank you, Mike

The proposal was the cancelled change control, that did not receive funding.
If there is no work around, the matrix is being used.

Who is responsible for updates to the matrix HP or FC?

Does anyone have a name of someone who can answer a few questions about the matrix, so we can close this CIT?

Thank you

Susan M Crawford

PTO 6/4/15 – 6/8/15 & 6/11/15 – 6/12/15

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From: Nold, Mike J
Sent: Sunday, May 03, 2015 7:15 PM
To: Customer Impact - Mtg Servicing; Edley, Derick W.; Coffin, Christie M.; Brown, Tiffany N. (FORT MILL)
Cc: Crawford, Susan M
Subject: RE: CIT 1552 HPA Decision Tool overstating recoverable fees (Change Control Cancelled)

My understanding is there is no workaround for this. I believe the risk is minimal, but there is not workaround. Tom told me there is a proposal to replace the table, but I am unsure where that stands.

From: Customer Impact - Mtg Servicing
Sent: Friday, May 01, 2015 5:14 PM
To: Edley, Derick W.; Coffin, Christie M.; Brown, Tiffany N. (FORT MILL); Nold, Mike J
Cc: Crawford, Susan M
Subject: CIT 1552 HPA Decision Tool overstating recoverable fees (Change Control Cancelled)

Hello all,

The change control 16548 was cancelled on 4/20/15 stating **Strategic priorities changed**

Please advise what the current process is:

- ✓ Is the SPOC or someone actually obtaining outstanding fees and costs from the attorney, or
- ✓ Is the old matrix still being used to obtain estimated fees and costs

Please provide the link to the current procedures.

Thank you

Susan M Crawford

PTO 6/4/15 – 6/8/15 & 6/11/15 – 6/12/15

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From: Edley, Derick W.
Sent: Tuesday, April 07, 2015 10:53 AM
To: Coffin, Christie M.; Brown, Tiffany N. (FORT MILL); Nold, Mike J
Cc: Customer Impact - Mtg Servicing
Subject: RE: CIT 1552 HPA Decision Tool overstating recoverable fees

Hi Christie ~ Tiffany is out of the office; I will follow up on your question and respond as soon as I have an answer.

From: Coffin, Christie M.
Sent: Tuesday, April 07, 2015 10:21 AM
To: Brown, Tiffany N. (FORT MILL); Edley, Derick W.; Nold, Mike J
Cc: Customer Impact - Mtg Servicing
Subject: CIT 1552 HPA Decision Tool overstating recoverable fees

Hi,

I haven't heard anything about this CIT for some time. I know the long term fix was to be implemented through CCR16548 but that project has not obtained funding approval and is currently not active. All meetings have been cancelled. Is there a process currently in place to ensure this is not an ongoing problem until a permanent fix is put in place? Is the SPOC validating the fees?

Thanks for your help!

Christie

Christie M. Coffin

Operational Risk Consultant, AVP
Wells Fargo Home Mortgage Servicing - Default Decisioning

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Advance Notice:

Business Travel: March 29th-April 1st

PTO: March 27th